

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: KRISTEN LYNN HOPE § Case No. 5:18-bk-00327  
JOHN EDWARD WITCOFSKY §  
§  
§  
§  
Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/29/2018.
  - 2) The plan was confirmed on 06/14/2018.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
  - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
  - 5) The case was completed on 01/30/2023.
  - 6) Number of months from filing or conversion to last payment: 60.
  - 7) Number of months case was pending: 63.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$58,261.00.
  - 10) Amount of unsecured claims discharged without full payment: \$152,915.80.
  - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 18,000.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 18,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,206.29
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,320.60
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,526.89</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ADAM R WEAVER ESQUIRE	Lgl	0.00	NA	NA	5,206.29	0.00
CARON COUNTY BUREAU OF	Sec	0.00	813.43	813.43	813.43	0.00
CITIZENS BANK	Uns	11,974.00	12,529.84	12,529.84	1,209.36	0.00
TAYLOR NORTHEAST	Uns	2,049.98	2,049.98	2,049.98	197.86	0.00
FIFTH THIRD BANK	Uns	12,871.00	13,683.16	13,683.16	1,320.67	0.00
US BANK NATIONAL ASSOCIATION	Sec	13,710.00	11,350.52	656.15	130.79	0.00
CITIBANK, NA	Uns	2,072.00	2,446.45	2,446.45	236.13	0.00
PNC BANK	Sec	11,134.00	16,700.28	2,248.83	0.00	0.00
PNC BANK	Sec	13,890.00	25,443.88	1,075.65	1,075.65	0.00
US BANK NATIONAL ASSOCIATION	Uns	1,977.00	1,893.25	1,893.25	182.73	0.00
WELLS FARGO	Uns	2,384.00	2,500.00	2,500.00	241.30	0.00
MIDLAND CREDIT MGMT;	Uns	14,149.00	6,705.41	6,705.41	647.20	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	8,247.39	8,247.39	796.03	0.00
QUANTUM3 GROUP, LLC	Uns	4,143.00	4,964.58	4,964.58	479.18	0.00
QUANTUM3 GROUP, LLC	Uns	8,649.00	9,848.00	9,848.00	950.51	0.00
QUANTUM3 GROUP, LLC	Uns	898.00	1,039.89	1,039.89	100.37	0.00
QUANTUM3 GROUP, LLC	Uns	2,985.00	3,485.02	3,485.02	336.37	0.00
QUANTUM3 GROUP, LLC	Uns	775.00	709.26	709.26	68.46	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	747.00	821.10	821.10	79.25	0.00
QUANTUM3 GROUP, LLC	Uns	2,710.00	3,079.23	3,079.23	297.21	0.00
QUANTUM3 GROUP, LLC	Uns	748.00	868.96	868.96	83.87	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	70.61	70.61	6.81	0.00
BANK OF AMERICA	Sec	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	0.00	1,153.00	1,153.00	111.29	0.00
RESURGENT CAPITAL SERVICES	Uns	12,467.00	13,482.18	13,482.18	1,301.27	0.00
RESURGENT CAPITAL SERVICES	Uns	14,910.00	8,288.73	8,288.73	800.00	0.00
PNC BANK	Sec	49,557.00	49,231.52	0.00	0.00	0.00
BANK OF AMERICA	Sec	0.00	205,519.20	7.37	7.37	0.00
CARBON COUNTY ADULT	Sec	1,918.43	NA	NA	0.00	0.00
REAL TIME SOLUTIONS	Sec	211,971.00	NA	NA	0.00	0.00
ARM LAWYERS	Uns	350.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	25,344.00	NA	NA	0.00	0.00
BROAD MOUNTAIN EMERG PHYS,	Uns	573.00	NA	NA	0.00	0.00
C2C RESOURCES LLC	Uns	758.16	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	6,777.00	NA	NA	0.00	0.00
HTA MACHINE SHOP	Uns	500.00	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	1,802.47	NA	NA	0.00	0.00
PNC BANK	Uns	7,200.00	NA	NA	0.00	0.00
SANTANDER BANK NA	Uns	21,011.00	NA	NA	0.00	0.00
WILLIAM HOLAND, DENTIST	Uns	180.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7.37	\$ 7.37	\$ 0.00
Debt Secured by Vehicle	\$ 3,980.63	\$ 1,206.44	\$ 0.00
All Other Secured	\$ 813.43	\$ 813.43	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 4,801.43</b>	<b>\$ 2,027.24</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 97,866.04</b>	<b>\$ 9,445.87</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,526.89
Disbursements to Creditors	\$ 11,473.11
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 18,000.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/23/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.